

**State of Indiana
2011 Health Plan Comparisons
Maximum Exposure Calculations**

Single Coverage

Plan Type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>
Exposure Elements:			
Annual Employee Premium	\$ 2,697.76	\$ 94.12	\$ 704.08
Maximum Out-of-Pocket	\$ 2,000.00	\$ 4,000.00	\$ 3,000.00
HSA Contribution	\$ -	\$ 1,251.12	\$ 751.92
Total Exposure	\$ 4,697.76	\$ 2,843.00	\$ 2,952.16

Family Coverage

Plan Type	<u>Traditional PPO</u>	<u>CDHP1</u>	<u>CDHP 2</u>
Exposure Elements:			
Annual Employee Premium	\$ 7,515.04	\$ 264.16	\$ 1,602.64
Maximum Out-of-Pocket	\$ 4,000.00	\$ 8,000.00	\$ 6,000.00
HSA Contribution	\$ -	\$ 2,502.24	\$ 1,500.72
Total Exposure	\$ 11,515.04	\$ 5,761.92	\$ 6,101.92

Footnote: A.) Example assumes employee takes advantage of the Non-Tobacco Use Incentive.
B.) Example assumes costs are incurred within the Anthem-provider network.
C.) Example assumes employee has an open HSA.